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Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Malik )  
SERIAL NO.: 09/287,023 ) ART UNIT: 2643  
FILED: April 6, 1999 ) EXAMINER: D. Nguyen  
FOR: METHODS AND SYSTEMS FOR USING ) RECEIVED  
THE PUBLIC SWITCHED )  
TELEPHONE NETWORK TO ) SEP 03 2002  
CONDUCT A TRANSACTION )  
BETWEEN CUSTOMER ACCOUNTS )  
Technology Center 2600

Attorney Docket No.: 36968/176677  
Attorney File No.: 36968/176677

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in a first class mail envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on August 22, 2002.

Christopher J. Charl

Assistant Commissioner for Patents  
Washington, D.C. 20231

AMENDMENT AND RESPONSE

Sir:

In response to the non-final Office Action mailed May 23, 2002 (Paper No. 14), the Assignee submits the following amendments and remarks for entry. After entry of the enclosed amendments and remarks, Claims 1-36 are now pending. The Office Action rejected Claims 1-37 as anticipated or obvious in view of U.S. Patent No. 6,333,976 to *Lesley*, and U.S. Patent No. 6,185,545 to *Resnick et al.* Claims 1, 18, 26, 34, 35, and 36